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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/579,568	05/26/2000	Michael L. Grandcolas	CITI0163	7591

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KILPATRICK STOCKTON LLP
607 14TH STREET, N.W.
SUITE 900
WASHINGTON, DC 20005

[REDACTED] EXAMINER

KARMIS, STEFANOS

[REDACTED] ART UNIT [REDACTED] PAPER NUMBER

3624

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Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/579,568	GRANDCOLAS ET AL. HN
	Examiner Stefano Karmis	Art Unit 3624
<i>-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --</i>		
Period for Reply		
A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.		
<ul style="list-style-type: none"> - Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication. - If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely. - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication. - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). - Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b). 		
Status		
<p>1)<input checked="" type="checkbox"/> Responsive to communication(s) filed on <u>May 26, 2000</u>.</p> <p>2a)<input type="checkbox"/> This action is FINAL. 2b)<input checked="" type="checkbox"/> This action is non-final.</p> <p>3)<input type="checkbox"/> Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under <i>Ex parte Quayle</i>, 1935 C.D. 11, 453 O.G. 213.</p>		
Disposition of Claims		
<p>4)<input type="checkbox"/> Claim(s) <u>1-57</u> is/are pending in the application.</p> <p>4a) Of the above claim(s) _____ is/are withdrawn from consideration.</p> <p>5)<input type="checkbox"/> Claim(s) _____ is/are allowed.</p> <p>6)<input type="checkbox"/> Claim(s) <u>1-57</u> is/are rejected.</p> <p>7)<input type="checkbox"/> Claim(s) _____ is/are objected to.</p> <p>8)<input type="checkbox"/> Claim(s) _____ are subject to restriction and/or election requirement.</p>		
Application Papers		
<p>9)<input type="checkbox"/> The specification is objected to by the Examiner.</p> <p>10)<input type="checkbox"/> The drawing(s) filed on _____ is/are: a)<input type="checkbox"/> accepted or b)<input type="checkbox"/> objected to by the Examiner.</p> <p style="margin-left: 20px;">Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).</p> <p>11)<input type="checkbox"/> The proposed drawing correction filed on _____ is: a)<input type="checkbox"/> approved b)<input type="checkbox"/> disapproved by the Examiner.</p> <p style="margin-left: 20px;">If approved, corrected drawings are required in reply to this Office action.</p> <p>12)<input type="checkbox"/> The oath or declaration is objected to by the Examiner.</p>		
Priority under 35 U.S.C. §§ 119 and 120		
<p>13)<input type="checkbox"/> Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).</p> <p>a)<input type="checkbox"/> All b)<input type="checkbox"/> Some * c)<input type="checkbox"/> None of:</p> <p style="margin-left: 20px;">1.<input type="checkbox"/> Certified copies of the priority documents have been received.</p> <p style="margin-left: 20px;">2.<input type="checkbox"/> Certified copies of the priority documents have been received in Application No. _____.</p> <p style="margin-left: 20px;">3.<input type="checkbox"/> Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).</p> <p>* See the attached detailed Office action for a list of the certified copies not received.</p> <p>14)<input type="checkbox"/> Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).</p> <p style="margin-left: 20px;">a)<input type="checkbox"/> The translation of the foreign language provisional application has been received.</p> <p>15)<input type="checkbox"/> Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.</p>		
Attachment(s)		
<p>1)<input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</p> <p>2)<input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</p> <p>3)<input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____</p> <p>4)<input type="checkbox"/> Interview Summary (PTO-413) Paper No(s) _____</p> <p>5)<input type="checkbox"/> Notice of Informal Patent Application (PTO-152)</p> <p>6)<input type="checkbox"/> Other: _____</p>		

DETAILED ACTION

The following application has been reviewed. Original claims 1-57 are pending. The objections and rejections are as stated below.

Claim Objections

1. The numbering of claims is not in accordance with 37 CFR 1.126 which requires the original numbering of the claims to be preserved throughout the prosecution. When claims are canceled, the remaining claims must not be renumbered. When new claims are presented, they must be numbered consecutively beginning with the number next following the highest numbered claims previously presented (whether entered or not).

Misnumbered claim have been renumbered 1-57 instead of 1-56 to accommodate two different claims referenced as number 36.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

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4. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

5. Claims 1-2, 6, 11, 27-33, 37, 42 and 57 are rejected under 35 U.S.C. 103(a) as being unpatentable over Crandall, Jr. (hereinafter Crandall) U.S. Patent 6,186,396 in view of Barthel, American Banker.

Regarding claims 1 and 32, Crandall teaches an automated teller machine system that includes customer interaction means. Financial services information are displayed on a display screen of the terminal in text readable by the screen reading device for the user (column 9, lines 13-20), arranging the displayed text to be readable by the screen reading device in a pre-defined rational sequence for the user, and receiving a selection for the user at the terminal related to the displayed financial services information (column 4, line 61 thru column 5, line 20).

Crandall fails to mention providing a single and consistent navigation scheme for the user to navigate the displayed financial services information. Barthel teaches ATM software capable of communicating with visually handicapped that uses guided steps to allow users to navigate by giving the locations of keys and confirming chosen actions.

Therefore it would have been obvious to someone of ordinary skill in art at the time of the Applicant's invention to modify the teachings of Crandall to include a single consistent

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screen for navigations purposes because it increases the efficiency of the system by developing a standard screen and protocol for a visually impaired person to become accustomed to when performing actions.

Claims 2 and 33, Crandall teaches an automated teller machine system that includes customer interaction means. Crandall fails to teach the use of a computer as the terminal. Official Notice is taken that using computer terminals for banking purposes are old and well known in the art. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include computer terminals because they are commonly used for performing financial transactions.

Claims 6 and 37, Crandall teaches that terminal displaying the financial information is the display screen of an automated teller machine (column 1, lines 60-67).

Claim 11 and 42, Crandall teaches a standard format for all controls so that they can be read to the user of the terminal (column 8, lines 13-20).

Claims 27-29, Crandall teaches that the desired selection is received by the terminal through an input device or through a keyboard attached to the terminal (column 8, lines 20-30).

Claim 30, Crandall teaches that the received selection further comprises receiving the selection for the user for at least one task related to displayed financial services information

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selected from a group of tasks consisting of signing on for a session, verifying clearance of a check, scheduling a transfer of funds, paying a bill, and ending a session (column 3, lines 51-61).

Claim 31, Crandall fails to teach a template scheme for arranging text, providing a navigation scheme and for receiving selections. Official Notice is taken that a template scheme is old and well known for storing and processing information on terminals. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include a template scheme for arranging text, providing a navigation scheme and for receiving selections because it allows for information to be collated and processed in a consistent manner and thus is friendlier to access.

Claim 57, Crandall teaches a keyboard coupled to the terminal as an input device (column 8, lines 13-30).

6. Claims 3-5, 7-10, 12-26, 34-36, 38-41, and 43-56 are rejected under 35 U.S.C. 103(a) as being unpatentable over Crandall, Jr. (hereinafter Crandall) U.S. Patent 6,186,396 in view of Barthel, American Banker in view of Covert et al. (hereinafter Covert) U.S. Patent 6,334,117.

Claims 3, 7, 10, 34, 38 and 41, Crandall fails to teach the manner in which the terminals are interconnected with one another through a server. Covert teaches an automated banking machine and system that displays financial service information to a terminal that is connected to a bank server (column 4, lines 55-67).

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It would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include the teachings of Covert because it describes common manners in which terminals interact with one another through the server to provide communication for financial transactions.

Claims 4, 5, 8, 9, 35, 36, 39 and 40, Crandall fails to teach the manner in which the terminals are interconnected with one another over a network. Covert teaches an automated banking machine and system that displays financial service information to a terminal that is connected to a bank server over a network or global network (column 5, lines 1-15).

It would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include the teachings of Covert because it describes common manners in which terminals interact with one another through the server and over a network to provide communication for financial transactions.

Claims 12-14 and 43-44, Crandall fails to teach that the text on the display screen should be arranged in a semantic sense to the user including text going from top to bottom and left to right. Official Notice is taken that arranging text on a display screen into a semantic order is old and well known in the art. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include text in a semantic sense to the user including text going from top to bottom and left to right because it is a standard format for text and reading and allows for a more ergonomic and user friendly display.

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Claims 15-17 and 45-47, Crandall fails to teach that the display screen consists of drop down lists with a command for the screen reader as well as input fields with a textual label for association with the input filed with the textual label by the screen reading device. Official Notice is taken that drop down menus and input fields are well known in the art of displaying text. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include drop down lists with a command for the screen reader as well as input fields with a textual label for association with the input filed with the textual label by the screen reading device because it allows for the screen reader to be more efficient at communicating the necessary information to the user by providing more standards.

Claims 18-19 and 48-49, Crandall fails to teach omitting hyphens and parentheses from the text being displayed on the screen. Official Notice is taken that omitting symbols from a display screen are well known in the art of displaying text. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include omitting hyphens and parentheses from the text being displayed on the screen because it allows for the screen reader to better understand the text its trying to communicate to the user.

Claims 20-22 and 50-52, Crandall fails to teach a navigation scheme of a minimum number of frames on the display screen and whether a single frame layout is used or a two-frame layout. Official Notice is taken that both single and multiple frame layouts are common in displaying financial transaction information on a display screen. Therefore it would have been obvious at the time of the Applicant's invention to modify the teachings of Crandall to include

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specifics on the number of frames in the display screen because it improves the ability to display information in a more understandable manner.

Claims 23-24 and 53-54, Crandall fails to teach that a two-frame layout consisting of a top navigation frame, a bottom work area frame. Official Notice is taken that navigation frames and work area frames are old and well known in the art of displaying text onto a terminal. Therefore it would have been obvious to anyone of ordinary skill in the art to modify the teachings of Crandall to include a two-frame layout on the display that utilizes a top navigation frame, a bottom work area frame because it makes the display screen more efficient for the user to communicate with.

Claims 23-24 and 53-54, Crandall fails to teach that a two-frame layout consisting of a top navigation frame, a bottom work area frame. Official Notice is taken that navigation frames and work area frames are old and well known in the art of displaying text onto a terminal. Therefore it would have been obvious to anyone of ordinary skill in the art to modify the teachings of Crandall to include a two-frame layout on the display that utilizes a top navigation frame, a bottom work area frame because it makes the display screen more efficient for the user to communicate with.

Claims 25-26 and 55-56, Crandall fails to teach a navigation scheme consisting at least in part of a navigation bar, a link to a main menu and a link to sign off. Official Notice is taken that navigation schemes are old and well known in the art of displaying text onto a terminal.

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Therefore it would have been obvious to anyone of ordinary skill in the art to modify the teachings of Crandall to include a navigation scheme consisting at least in part of a navigation bar, a link to a main menu and a link to sign off because it makes the display screen more efficient for the user to navigate within.

Conclusion

7. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

- a) Matsumoto, US Patent 5,987,416 Nov. 16, 1999. Electronic community system using speech recognition for use by the visually impaired.
- b) Do et al. US Patent 6,061,666 May 9, 2000. Automatic bank teller machine for the blind and visually impaired.
- c) Shiota et al., US Patent 6,073,120 Jun 6, 2000. Automatic dealing apparatus.
- d) Arima et al., US Patent 6,332,571 Dec. 25, 2001. Consumer transaction facility.
- e) Cohen en al., US Patent 6,464,135 Oct. 15, 2002. Method and system for assisting the visually impaired in performing financial transactions.
- f) Brooks et al., US Patent 6,527,171 Mar. 4, 2003. Method and system for executing financial transactions for the visually blind.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Stefano Karmis whose telephone number is (703) 305-8130. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (703) 308-1065. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 306-1113.

Respectfully Submitted
Stefano Karmis
June 3, 2003



HANI M. KAZIMI
PRIMARY EXAMINER